



**Aging Committee
Public Hearing
Tuesday, March 9, 2010**

Connecticut Association of Health Plans

Testimony in Opposition to

**S.B. No. 322 (RAISED) AN ACT CONCERNING LONG-TERM CARE POLICIES
UNDER THE CONNECTICUT PARTNERSHIP FOR LONG-TERM CARE.**

The Connecticut Association of Health Plans respectfully urges the Committee's opposition to SB 322 AAC Long-Term Care Policies under the Connecticut Partnership for Long-Term Care.

Contrary to the title and statement of purpose, the current language of this bill applies to all lines of insurance – not just long-term care policies. Passage of the proposal in its current form would have serious unintended consequences for Connecticut residents.

While we assume the idea behind the language is to keep carriers in the market, overly restrictive legislation of this nature may result in just the opposite – an absence of carriers in the State as insurers become wary of writing policies in Connecticut for fear of being required to maintain “unhealthy” lines of business. Furthermore, requiring that insurers continue such policies for period of time could put their overall solvency at risk and jeopardize the very people the legislation aims to assist.

We urge your rejection of SB 322.